

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claims 1-10 (cancelled)

Claim 11(original) A method for authenticating a first user for a data transaction between the first user and a second user wherein the second user has identified the first user, the method comprising:

 sending a message to the first user as identified by the second user;

 in a session with the first user in response to the message,

 receiving user account information from the first user; and

 sending a second message to the first user as identified by the

 second user wherein the second message informs the first user regarding

 creation of a user account in accordance with the user account


 information.

Claims 12-39 (cancelled)

Applicant respectfully requests that a timely Notice of Allowance be issued in this case.

Respectfully submitted,

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